	States Banl						Voluntory Potition
Easte	rn District of N	North Caro	lina				Voluntary Petition
Name of Debtor (if individual, enter Last, Firs Hufton, Wilbert Leroy Jr.	st, Middle):				ebtor (Spouse) ricia Ann) (Last, First	Middle):
All Other Names used by the Debtor in the las (include married, maiden, and trade names):	t 8 years				used by the J maiden, and		in the last 8 years):
Last four digits of Soc. Sec. or Individual-Tax (if more than one, state all) xxx-xx-9574		o./Complete EIN	(if more	than one, state K-XX-7507	all) 7		Faxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City 7711 Hallsboro Road South Whiteville, NC	, and State):	ZIP Code	771		oro Road		reet, City, and State): ZIP Code
County of Residence or of the Principal Place Columbus	of Business:	28472		y of Reside	ence or of the	Principal Pla	ace of Business:
Mailing Address of Debtor (if different from s	treet address):		Mailir	ng Address	of Joint Debte	or (if differe	nt from street address):
		ZIP Code					ZIP Code
Location of Principal Assets of Business Debte (if different from street address above):	or		1				
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Che ☐ Health Care II ☐ Single Asset in 11 U.S.C. ☐ Railroad ☐ Stockbroker ☐ Commodity II ☐ Clearing Ban ☐ Other Tax-E: (Check b ☐ Debtor is a ta	Real Estate as d § 101 (51B) Broker k xempt Entity ox, if applicable)	ization	defined	the F er 7 er 9 er 11 er 12	Petition is Fi	business debts.
Filing Fee (Check one be Full Filing Fee attached Filing Fee to be paid in installments (applicable attach signed application for the court's consider debtor is unable to pay fee except in installments Form 3A. Filing Fee waiver requested (applicable to chapte attach signed application for the court's consider	Code (the Intox) to individuals only). Mation certifying that the s. Rule 1006(b). See Of the Tring of the cert 7 individuals only).	Check on Del Del Check if: Del Check if: Del are Check all A J A J A J A A A A A A A A A A A A A A	e box: btor is a subtor is not btor's aggi- less than a applicable dan is bein	mall business a small b	debtor as defin ness debtor as d ntingent liquida amount subject this petition.	ter 11 Debte ded in 11 U.S.6 defined in 11 U.S.6 defined in 11 U.s.6 debts (except adjustment)	ors
Statistical/Administrative Information ■ Debtor estimates that funds will be availab □ Debtor estimates that, after any exempt prothere will be no funds available for distributions.	perty is excluded an	nd administrative		es paid,		THIS	SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000 5,001- 10,000		5,001- 0,000	50,001- 100,000	OVER 100,000		
Estimated Assets So to \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,00 to \$10 to \$50 million	to \$100 to] 100,000,001 5 \$500 nillion	\$500,000,001 to \$1 billion	More than \$1 billion		
Estimated Liabilities	\$1,000,001 \$10,000,00 to \$10 to \$50			\$500,000,001 to \$1 billion			

Case 11-01803-8-SWH Doc 1 Filed 03/09/11 Entered 03/09/11 16:18:28 Page 2 of 57

B1 (Omciai Fori	n 1)(4/10)		Page 2				
Voluntary		Name of Debtor(s): Hufton, Wilbert Leroy Jr.					
(This page mus	st be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last	Hufton, Patricia Ann	ash additional shoot)				
Location	An I Hot Banki upicy Cases Filed Within Last	Case Number:	· · · · · · · · · · · · · · · · · · ·				
Where Filed:	North carolina	04-04960	Date Filed: 6/22/04				
Location Where Filed:		Case Number:	Date Filed:				
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)				
Name of Debto	or:	Case Number:	Date Filed:				
District:		Relationship:	Judge:				
forms 10K ar pursuant to S	Exhibit A leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).					
□ Exhibit A	A is attached and made a part of this petition.	X /s/ James Robbins Signature of Attorney for De James Robbins	ebtor(s) March 9, 2011 (Date)				
	Exh	ibit C					
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		tifiable harm to public health or safety?				
	Exh	ibit D					
Exhibit I If this is a join	-	a part of this petition.					
Exhibit I	D also completed and signed by the joint debtor is attached a						
	Information Regardin						
•	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principa	l assets in this District for 180 than in any other District.				
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.							
	Certification by a Debtor Who Reside (Check all app		roperty				
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)							
	(Name of landlord that obtained judgment)						
	(Address of landlord)						
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment						
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	-	_				
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).							

B1 (Official Form 1)(4/10)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Wilbert Leroy Hufton, Jr.

Signature of Debtor Wilbert Leroy Hufton, Jr.

X /s/ Patricia Ann Hufton

Signature of Joint Debtor Patricia Ann Hufton

Telephone Number (If not represented by attorney)

March 9, 2011

Date

Signature of Attorney*

X /s/ James Robbins

Signature of Attorney for Debtor(s)

James Robbins 3490

Printed Name of Attorney for Debtor(s)

Robbins Law Firm

Firm Name

2411 N Oak Street Suite 305 Myrtle Beach, SC 29578

Address

Email: jamesrobbins@sccoast.net

(843)448-7397

Telephone Number

March 9, 2011

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Hufton, Wilbert Leroy Jr. Hufton, Patricia Ann

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

₹	7
- 2	۸
4	-

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T
v

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of North Carolina

		Eastern District of North Carolina		
In re	Wilbert Leroy Hufton, Jr. Patricia Ann Hufton		Case No.	
111.10	raticia Alli Hulton	Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	ng
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone	_
through the Internet.);	•, •:
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseli requirement of 11 U.S.C. § 109(h) does not apply in this district.	ng
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Wilbert Leroy Hufton, Jr.	
Wilbert Leroy Hufton, Jr.	
Date· March 9, 2011	

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of North Carolina

		Eastern District of North Carolina		
	Wilbert Leroy Hufton, Jr.			
In re	Patricia Ann Hufton		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of bein	g
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone	, or
through the Internet.);	
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counselir requirement of 11 U.S.C. § 109(h) does not apply in this district.	ıg
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Patricia Ann Hufton Patricia Ann Hufton	
Date: March 9, 2011	

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Eastern District of North Carolina

In re	Wilbert Leroy Hufton, Jr.,		Case No.	
	Patricia Ann Hufton			
-		Debtors	Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	60,000.00		
B - Personal Property	Yes	4	13,800.00		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	1		59,100.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		36,014.33	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,844.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,077.47
Total Number of Sheets of ALL Schedu	ıles	22			
	To	otal Assets	73,800.00		
			Total Liabilities	95,114.33	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Eastern District of North Carolina

In re	Wilbert Leroy Hufton, Jr.,		Case No	
	Patricia Ann Hufton			
		Debtors	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,844.00
Average Expenses (from Schedule J, Line 18)	1,077.47
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	199.33

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		36,014.33
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		36,014.33

B6A (Official Form 6A) (12/07)

In re	Wilbert Leroy Hufton, Jr.,	Case No.
	Patricia Ann Hufton	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

house and lot located at 7711 Hallsboro Road South Whiteville, NC 28472	fee simple	J	60,000.00	51,000.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **60,000.00** (Total of this page)

Total > **60,000.00**

B6B (Official Form 6B) (12/07)

In re	Wilbert Leroy Hufton, Jr.,	Case No.
	Patricia Ann Hufton	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Waccamaw Bank checking	J	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and	washer and dryer	J	200.00
	computer equipment.	computer	J	100.00
		furniture	J	300.00
		television	J	75.00
		stereo	J	25.00
		lawn mower	J	75.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	CDs and DVDs	J	100.00
6.	Wearing apparel.	personal clothing	J	100.00
7.	Furs and jewelry.	jewelry	W	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
		•	Sub-Tota (Total of this page)	1> 1,175.00

3 continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Wilbert Leroy Hufton, Jr.
	Patricia Ann Hufton

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
				Sub-Tota	0.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Wilbert Leroy Hufton, Jr.,
	Patricia Ann Hufton

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		azda 3 s 32F971654831	J	12,625.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	2 dogs		J	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
				Sub-Tota	nl > 12,625.00
Shor	at 2 of 3 continuation sheets		(Te	otal of this page)	

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Wilbert Leroy Hufton, Jr., Patricia Ann Hufton	,	Case	e No	No			
		SCHEI	Debtors DULE B - PERSONAL PROPERTY (Continuation Sheet)	•				
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption			
34. Fai	rm supplies, chemicals, and feed.	Х						
35. Oth not	her personal property of any kind t already listed. Itemize.	X						

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 13,800.00 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/10)

In re	Wilbert Leroy Hufton, Jr.,
	Patricia Ann Hufton

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property house and lot located at 7711 Hallsboro Road South Whiteville, NC 28472	N.C. Gen. Stat. § 1C-1601(a)(1)	9,000.00	60,000.00
Checking, Savings, or Other Financial Accounts, C Waccamaw Bank checking	ertificates of Deposit N.C. Gen. Stat. § 1-362	100.00	100.00
Household Goods and Furnishings washer and dryer	N.C. Gen. Stat. § 1C-1601(a)(4)	200.00	200.00
computer	N.C. Gen. Stat. § 1C-1601(a)(4)	100.00	100.00
furniture	N.C. Gen. Stat. § 1C-1601(a)(4)	300.00	300.00
television	N.C. Gen. Stat. § 1C-1601(a)(4)	75.00	75.00
stereo	N.C. Gen. Stat. § 1C-1601(a)(4)	25.00	25.00
lawn mower	N.C. Gen. Stat. § 1C-1601(a)(4)	75.00	75.00
Books, Pictures and Other Art Objects; Collectibles CDs and DVDs	N.C. Gen. Stat. § 1C-1601(a)(4)	100.00	100.00
Wearing Apparel personal clothing	N.C. Gen. Stat. § 1C-1601(a)(4)	100.00	100.00
<u>Furs and Jewelry</u> jewelry	N.C. Const. Art. X § 1	100.00	100.00
Automobiles, Trucks, Trailers, and Other Vehicles 2007 Mazda 3 s JM1BK32F971654831	N.C. Gen. Stat. § 1C-1601(a)(3)	4,525.00	12,625.00

Total: 14,700.00 73,800.00

Case 11-01803-8-SWH Doc 1 Filed 03/09/11 Entered 03/09/11 16:18:28 Page 16 of 57

Rev. 12/2009

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NORTH CAROLINA

IN THE MATTER OF:
Wilbert Leroy Hufton, Jr.
Patricia Ann Hufton
Debtor(s).

CASE NUMBER:

SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

- We, Wilbert Leroy Hufton, Jr. and Patricia Ann Hufton, claim the following property as exempt pursuant to 11 U.S.C. § 522 and the laws of the State of North Carolina, and nonbankruptcy Federal law: (Attach additional sheets if necessary).
- 1. NCGS 1C-1601(a)(1) (NC Const., Article X, Section 2) REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT (The exemption is not to exceed \$35,000; however, an unmarried debtor who is 65 years of age or older is entitled to retain an aggregate interest in the property not to exceed \$60,000 in value so long as the property was previously owned by the debtor as a tenant by the entireties or as a joint tenant with rights of survivorship and the former co-owner of the property is deceased, in which case the debtor must specify his/her age and the name of the former co-owner, if a child use initials only, of the property below).

Description of Property and Address	Market <u>Value</u>	(Mortgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value	
house and lot located at 7711 Hallsboro Road South Whiteville, NC 28472	60,000.00	J	Bank of America Bank of America	43,000.00 8,000.00	9,000.00	9,000.00

Debtor's Age:	
Name of former co-owner:	

VALUE OF REAL ESTATE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(1): \$ 9,000.00

2. NCGS 1C-1601(a)(3) MOTOR VEHICLE (The exemption in one vehicle is not to exceed \$3,500).

Model, Year Style of Auto	Market	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(3)
2007 Mazda 3 s JM1BK32F9716548 31	12,625.00	J	Santander	8,100.00	4,525.00	4,525.00

VALUE OF MOTOR VEHICLE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(3): \$ 4,525,00

3. NCGS 1C-1601(a)(4) (NC Const., Article X, Section 1) PERSONAL OR HOUSEHOLD GOODS (The debtor's aggregate interest is not to exceed \$5,000 plus \$1,000 for each dependent of the debtor, not to exceed \$4,000 total for dependents). The number of dependents for exemption purposes is **0**.

Description of Property	Market Value	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net Value	Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4)
CDs and DVDs	100.00				100.00	100.00
computer	100.00	J			100.00	100.00
furniture	300.00	J			300.00	300.00
lawn mower	75.00	J			75.00	75.00
personal clothing	100.00	J			100.00	100.00
stereo	25.00	J			25.00	25.00
television	75.00	J			75.00	75.00
washer and dryer	200.00	J			200.00	200.00

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(4): \$ 975.00

4. NCGS 1C-1601(a)(5) TOOLS OF TRADE (The debtor's aggregate interest is not to exceed \$2,000 in value).

Description	Market <u>Value</u>	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net <u>Value</u>	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(5)
-NONE-						

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(5): \$

0.00

5. NCGS 1C-1601(a)(6) LIFE INSURANCE (NC Const., Article X, Section 5).

Description\Insured\Last Four Digits of Policy Number\Beneficiary(if child, initials only)	Cash Value
-NONE-	

6. NCGS 1C-1601(a)(7) PROFESSIONALLY PRESCRIBED HEALTH AIDS (For Debtor or Debtor's Dependents, no limit on value).

Description
-NONE-

7. NCGS 1C-1601(a)(8) COMPENSATION FOR PERSONAL INJURY, INCLUDING COMPENSATION FROM PRIVATE DISABILITY POLICIES OR ANNUITIES, OR COMPENSATION FOR DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT. COMPENSATION NOT EXEMPT FROM RELATED LEGAL, HEALTH OR FUNERAL EXPENSE.

Description AND Source of Compensation, Including Name (If child, initials only) & Last Four Digits of Account Number of any Disability Policy/Annuity

-NONE-

8. NCGS 1C-1601(a)(2) ANY PROPERTY (Debtor's aggregate interest in any property is not to exceed \$5,000 in value of any unused exemption amount to which the debtor is entitled under NCGS 1C-1601(a)(1)).

Description of Property and Address	Market <u>Value</u>	Owner (H)Husband (W)Wife (J)Joint	Lien Holder	Amount of Lien	Net <u>Value</u>	Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(2)
-NONE-						

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(2): \$

0.00

9. NCGS 1C-1601(a)(9) and 11 U.S.C. § 522 INDIVIDUAL RETIREMENT PLANS & RETIREMENT FUNDS, as defined in the Internal Revenue Code, and any plan treated in the same manner as an individual retirement plan, including individual retirement accounts and Roth retirement accounts as described in §§ 408(a) and 408A of the Internal Revenue Code, individual retirement annuities as described in § 408(b) of the Internal Revenue Code, accounts established as part of a trust described in § 408(c) of the Internal Revenue Code, and funds in an account exempt from taxation under § 401, 403, 408, 408A, 414, 457, or 510(a) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in G.S. 105-228.90.

Type of Account\Location of Account\Last Four Digits of Account Number

-NONE-

10. NCGS 1C-1601(a)(10) FUNDS IN A COLLEGE SAVINGS PLAN, as qualified under § 529 of the Internal Revenue Code, and that are not otherwise excluded from the estate pursuant to 11 U.S.C. §§ 541(b)(5)-(6), (e), not to exceed a cumulative limit of \$25,000. If funds were placed in a college savings plan within the 12 months prior to filing, the contributions must have been made in the ordinary course of the debtor's financial affairs and must have been consistent with the debtor's past pattern of contributions. The exemption applies to funds for a child of the debtor that will actually be used for the child's college or university expenses.

College Savings Plan\Last Four Digits of Account Number\Value\Initials of Child Beneficiary

-NONE-

11. NCGS 1C-1601(a)(11) RETIREMENT BENEFITS UNDER THE RETIREMENT PLANS OF OTHER STATES AND GOVERNMENTAL UNITS OF OTHER STATES (The debtor's interest is exempt only to the extent that these benefits are exempt under the laws of the state or governmental unit under which the benefit plan is established).

Name of Retirement Plan\State Governmental Unit\Last Four Digits of Identifying Number

-NONE-

12. NCGS 1C-1601(a)(12) ALIMONY, SUPPORT, SEPARATE MAINTENANCE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH THE DEBTOR IS ENTITLED (The debtor's interest is exempt to the extent the payments or funds are reasonably necessary for the support of the debtor or any dependent of the debtor).

Type of Support\Amount\Location of Funds	
-NONE-	

13. TENANCY BY THE ENTIRETY. The following property is claimed as exempt pursuant to 11 U.S.C. § 522 and the law of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of	Market	Lien	Amount	Net
Property and Address	Value	Holder	of Lien	Value
-NONE-				

VALUE CLAIMED AS EXEMPT: \$ 0.00

14. NORTH CAROLINA PENSION FUND EXEMPTIONS

-NONE-	

15. OTHER EXEMPTIONS CLAIMED UNDER LAWS OF THE STATE OF NORTH CAROLINA

a.	Constitutional personal property ("wild card") exemption, N.C. Const. Art. X § 1	100.00
b.	Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362	100.00
	3 1-302	

16. FEDERAL PENSION FUND EXEMPTIONS

-NONE-	

17. OTHER EXEMPTIONS CLAIMED UNDER NONBANKRUPTCY FEDERAL LAW

-NONE-	

- 18. RECENT PURCHASES
- (a). List tangible personal property purchased by the debtor within ninety (90) days of the filing of the bankruptcy petition.

Description	Market Value	Lien Holder	Amount of Lien	Net Value
-NONE-				

(b). List any tangible personal property from 18(a) that is directly traceable to the liquidation or conversion of property that may be exempt and that was not acquired by transferring or using additional property.

Description of Replacement Property	Description of Property Liquidated or Converted that May Be Exempt

- 19. The debtor's property is subject to the following claims:
- a. Of the United States or its agencies as provided by federal law.
- b. Of the State of North Carolina or its subdivisions for taxes, appearance bonds or fiduciary bonds;
- c. Of a lien by a laborer for work done and performed for the person claiming the exemption, but only as to the specific property affected.
- Of a lien by a mechanic for work done on the premises, but only as to the specific property affected.
- e. For payment of obligations contracted for the purchase of specific real property affected.
- f. For contractual security interests in specific property affected; provided, that the exemptions shall apply to the debtor's household goods notwithstanding any contract for a nonpossessory, nonpurchase money security interest in any such goods.
- g. For statutory liens, on the specific property affected, other than judicial liens.
- h. For child support, alimony or distributive award order pursuant to Chapter 50 of the General Statutes of North Carolina.
- i. For criminal restitution orders docketed as civil judgments pursuant to G.S. 15A-1340.38.
- j. Debts of a kind specified in 11 U.S.C. § 523(a)(1) (certain taxes), (5) (domestic support obligations).
- k. Debts of a kind specified in 11 U.S.C. § 522(c).

Claimant	Nature of Claim	Amount of Claim	Description of Property	Value of Property	Net Value
-NONE-					

None of the property listed in paragraph 18(a), except qualified replacement property under 18(b), has been included in this claim of exemptions.

None of the claims listed in paragraph 19 is subject to this claim of exemptions.

I declare that to the extent any exemptions I have claimed appear on its face to exceed the amount allowed by the applicable statute, I claim only the maximum amount allowed by statute.

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF INDIVIDUAL TO SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

We, Wilbert Leroy Hufton, Jr. and Patricia Ann Hufton, declare under penalty of perjury that I have read the foregoing Schedule C-1 - Property Claimed as Exempt, consisting of 4 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Executed on: March 9, 2011	/s/ Wilbert Leroy Hufton, Jr.
	Wilbert Leroy Hufton, Jr.
	Debtor
	/s/ Patricia Ann Hufton
	Patricia Ann Hufton
	Joint Debtor

B6D (Official Form 6D) (12/07)

In re	Wilbert Leroy Hufton, Jr.
	Patricia Ann Hufton

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	W J	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L G D L	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx5170			Mortgage	T	D A T E D			
Bank of America PO Box 5170 Simi Valley, CA 93062		J	house and lot located at 7711 Hallsboro Road South Whiteville, NC 28472					
			Value \$ 60,000.00				43,000.00	0.00
Account No.			Home Equity Loan					
Bank of America PO Box 5170 Simi Valley, CA 93062		J	house and lot located at 7711 Hallsboro Road South Whiteville, NC 28472					
			Value \$ 60,000.00	1			8,000.00	0.00
Account No.			Automobile loan					
Santander PO Box 105255 Atlanta, GA 30348		J	2007 Mazda 3 s JM1BK32F971654831					
Account No.	╀	+	Value \$ 12,625.00	╀			8,100.00	0.00
Account No.			Value \$					
continuation sheets attached			(Total of t	Sub his			59,100.00	0.00
			(Report on Summary of So		ota lule	-	59,100.00	0.00

B6E (Official Form 6E) (4/10)

In re	Wilbert Leroy Hufton, Jr.,	Case No
	Patricia Ann Hufton	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re	Wilbert Leroy Hufton, Jr.,		Case No	
	Patricia Ann Hufton			
-		Debtors	-,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) bankruptcy correspondence Account No. Internal Revenue Service 0.00 PO Box 7346 Philadelphia, PA 19101-7346 J 0.00 0.00 notice only Account No. North Carolina Dept of Revenue 0.00 **Bankruptcy Unit PO Box 1168** Raleigh, NC 27602 0.00 0.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 0.00 0.00 Schedule of Creditors Holding Unsecured Priority Claims Total 0.00 (Report on Summary of Schedules) 0.00 0.00

B6F (Official Form 6F) (12/07)

In re	Wilbert Leroy Hufton, Jr., Patricia Ann Hufton		Case No.	
		Debtors	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	C O D E B T O R	H V J	CONSIDERATION FOR CLAIM. IF CLAIM	CONTLXGEN	I QU I DA	I S P U T E		AMOUNT OF CLAIM
Account No. xx5150				T	T E D			
Carolina Arthritis Assoc PO Box 63232 Charlotte, NC 28263		J	J		D		_	58.82
Account No. xxxx5212	Г	T		T		T	T	
Carolina Regional Radiology c/o Online Collections 685 W Fire Tower Road Winterville, NC 28590		J	J					47.07
	L	L					┸	47.67
Account No. xxxxxxx0289 Carolina Regional Radiology PO Box 50130 Knoxville, TN 37950-0130		J	J					
								291.07
Account No. xxxxxxxxxxxx4167 CBE Group 1309 Technology Pkwy Cedar Falls, IA 50613		J	J					518.97
5 continuation sheets attached				Sub			T	916.53
continuation sheets attached			(Total of	this	pag	ge)		0.0.00

In re	Wilbert Leroy Hufton, Jr.,	Case No.
_	Patricia Ann Hufton	

CREDITOR'S NAME,	C	ŀ	usband, Wife, Joint, or Community	_ c	U N L	D	
MAILING ADDRESS	CODEBT	ŀ		CONT	Ľ	SPUTE	
INCLUDING ZIP CODE,	I E	V	, DATE CLAIM WAS INCURRED AND	ΙŢ	0	P	
AND ACCOUNT NUMBER	Ī	J		Ņ	ũ	Ĭ	AMOUNT OF CLAIM
(See instructions above.)	O R		IS SUBJECT TO SETOFF, SO STATE.	E	l D	D	
Account No. xx0866	┢	╁		N G E N T	A	D	
Account No. XXU600	1				Ė		
				\vdash	۲	\vdash	
Coastal Carolina Eye Clinic PA		L					
1120 Medical Center Drive		١,					
Wilmington, NC 28401-7305							
							190.44
Account No. xxxxxxx7665	t	t		+			
	1						
Columbus Emergency Group LLC							
PO Box 400		IJ					
		ľ					
San Antonio, TX 78292-0400							
							486.00
Account No. xxxxxxx6857	T	T		1			
	1						
Columbus Emergency Group LLC							
PO Box 400		l,					
San Antonio, TX 78292-0400							
Sali Alitolilo, 17 70292-0400							
							195.19
Account No. xxxxxxx9591							
	1						
Columbus Emergency Group LLC							
PO Box 400		J					
San Antonio, TX 78292-0400							
, , , , , , , , , , , , , , , , , , ,							
							16.17
Account No. www.ww.004F	⊢	+		+	\vdash	\vdash	
Account No. xxxxxxx0845	1						
Ochomboo Besievel Healt	1					l	
Columbus Regional Healthcare	1	1				l	
System	1	-				l	
PO Box 890357	1					l	
Charlotte, NC 28289-0357						l	
							8,576.74
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of	_	_		Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				9,464.54
Creations froming offsecuted frompriority Claims			(10tai 01	11113	Pag	\sim	İ

In re	Wilbert Leroy Hufton, Jr.,	Case No
	Patricia Ann Hufton	

	С	Тн	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C H M	DATE OF AIM WAS INCUIDED AND	CONT - NGENT	Q U L		AMOUNT OF CLAIM
Account No. xxxxxxx8180				Т	DATED		
Columbus Regional Healthcare System PO Box 890357 Charlotte, NC 28289-0357		J			D		7,303.36
Account No. xxxxxxx8466	t						
Columbus Regional Medical 500 Jefferson Street Whiteville, NC 28472		J					
							6,151.45
Account No. xxxxxxx8380 Columbus Regional Medical 500 Jefferson Street Whiteville, NC 28472		J					3,525.58
Account No. xxxx4090	t						
Delaney Radiologist PO Box 63234 Charlotte, NC 28263-3234		J					35.93
Account No. xxxx-xxxx-xxxx-3066	\vdash	\vdash		\vdash			
Direct Merchants Bank PO Box 5241 Carol Stream, IL 60197-5241		J					2,004.89
Sheet no. 2 of 5 sheets attached to Schedule of	_		5	Subt	ota	L l	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				19,021.21

In re	Wilbert Leroy Hufton, Jr.,	Case No.
_	Patricia Ann Hufton	

CREDITOR'S NAME,	C	ŀ	Hus	band, Wife, Joint, or Community	ļç	Ñ	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxxxxxxxxx4834	OD E B T O R	١	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UZL-QU-DAFE		AMOUNT OF CLAIM
Account No. xxxxxxxxxx4634	4					Ė		
ECEP II PA PO Box 2249 Pawleys Island, SC 29585-2249			J					373.00
Account No. xxxxxxxxxxxxx	T	T						
GE Money Bank PO Box 960061 Orlando, FL 32896-0061			J					2,000.00
	▙	1			-			_,,,,,,,,
Account No. xxxxxxxxxxxx4167 Home Depot Processing Center Des Moines, IA 50364-0500			J					343.30
Account No. xxxx-xxxx-xxxx-6739								
HSBC PO Box 5222 Carol Stream, IL 60197-5222			J					1,340.14
Account No. xx-x0115	t	t	+		H	H	\vdash	
Nakina Fire & Rescue PO Box 863 Lewisville, NC 27023-0863			J					508.89
Sheet no. 3 of 5 sheets attached to Schedule of					Subt	tota	1	4.55.55
Creditors Holding Unsecured Nonpriority Claims				(Total of t	his	pag	e)	4,565.33

In re	Wilbert Leroy Hufton, Jr.,	Case No.
_	Patricia Ann Hufton	

CREDITOR'S NAME,	C	ŀ	Hus	band, Wife, Joint, or Community	Č	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xx-xx5683	OD E B T O R	Ι,	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT_NGENT	UZL-QU-DAFE	P U T	AMOUNT OF CLAIM
Account No. AA-AAGOG	1					E D		
Nakina Fire & Rescue PO Box 863 Lewisville, NC 27023-0863			J					545.00
Account No. xxxx-xxxx-xxxx-9314	t	t	┪					
Sears PO Box 183081 Columbus, OH 43218			J					380.46
Account No. xxx879L	╁	$^{+}$	\dashv					
Southeast Internal Medicine PO Box 790 Whiteville, NC 28472		,	J					4.87
Account No. xxxxxxxxxxxxx3878	T	T	7					
Walmart PO Box 530927 Atlanta, GA 30353-0927			J					311.12
Account No. xx9105	╁	+	\dashv		\vdash		\vdash	
Wilmington Orthopaedic Group, PA 2716 Ashton Drive Wilmington, NC 28412-2489			J					231.25
Sheet no. 4 of 5 sheets attached to Schedule of					Subt	tota	1	4 470 50
Creditors Holding Unsecured Nonpriority Claims				(Total of t	his	pag	e)	1,472.70

In re	Wilbert Leroy Hufton, Jr.,	Case No.
	Patricia Ann Hufton	

				-		-	1
CREDITOR'S NAME,	Ö		sband, Wife, Joint, or Community	0	N	Į	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxx4834				Ť	Ť		
Wilmington Pathology Assoc PA PO Box 20169 Roanoke, VA 24018-0506		J			D		528.00
Account No. xx3350	╁	\vdash		┢	\vdash		
Wilmington Surgical Assoc, PA 1414 Medical Center Drive Wilmington, NC 28401-7505		J					
							46.02
Account No.		H					
Account No.							
Account No.	-						
Sheet no5 of _5 sheets attached to Schedule of				Subt			574.02
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	574.02
			(Deposit on Summer of S.		ota		36,014.33
			(Report on Summary of Sc	nec	ıuıe	S)	

B6G (Official Form 6G) (12/07)

_		
	Patricia Ann Hufton	
In re	Wilbert Leroy Hufton, Jr.,	

Case No.

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. B6H (Official Form 6H) (12/07)

In re	Wilbert Leroy Hufton, Jr.
	Patricia Ann Hufton

Case No.

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re	Wilbert Leroy Hufton, Jr. Patricia Ann Hufton		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

<u> </u>	,	, ,			
Debtor's Marital Status:		NDENTS OF DEBTOR AND			
Married	RELATIONSHIP(S): None.	AGE(S	5):		
Employment:	DEBTOR		SPOUSE		
Occupation					
Name of Employer	disabled	retired			
How long employed					
Address of Employer					
INCOME: (Estimate of average of	or projected monthly income at time case filed)	DEBTOR		SPOUSE
	nd commissions (Prorate if not paid monthly)			\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	0.00	\$	0.00
A LEGG BANDON BERNOTIO					
4. LESS PAYROLL DEDUCTIO		Φ.	0.00	¢.	0.00
a. Payroll taxes and social sob. Insurance	есипту	\$	0.00	\$ \$	0.00
c. Union dues		\$ \$	0.00	\$ 	0.00 0.00
d. Other (Specify):		Φ Φ	0.00	\$ 	0.00
d. Other (Specify).		 \$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL D	DEDUCTIONS	\$	0.00	\$	0.00
6. TOTAL NET MONTHLY TAI	KE HOME PAY	\$	0.00	\$	0.00
7. Regular income from operation	n of business or profession or farm (Attach det	ailed statement) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
10. Alimony, maintenance or supplements listed above	port payments payable to the debtor for the de	ebtor's use or that of \$	0.00	\$	0.00
11. Social security or government	t assistance				
(Specify): disability	•.			\$	0.00
social secu		\$	0.00	\$	648.00
12. Pension or retirement income		\$	0.00	\$	0.00
13. Other monthly income		Φ.	0.00	Ф	0.00
(Specify):		 \$		\$ <u></u>	0.00
			0.00	» —	0.00
14. SUBTOTAL OF LINES 7 TH	HROUGH 13	\$	1,196.00	\$	648.00
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14	\$	1,196.00	\$	648.00
16. COMBINED AVERAGE MC	ONTHLY INCOME: (Combine column totals	from line 15)	\$	1,844.0	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **none**

B6J (Official Form 6J) (12/07)

In re	Wilbert Leroy Hufton, Jr. Patricia Ann Hufton		Case No.	
		Debtor(s)		

${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	
\Box Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	35.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	350.00
5. Clothing 6. Loyaday and day alconing	\$ \$	10.00 5.00
6. Laundry and dry cleaning7. Medical and dental expenses	Ф ———	100.00
8. Transportation (not including car payments)	φ	50.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	126.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	251.47
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	>	0.00
 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: none 	\$	1,077.47
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	1,844.00
b. Average monthly expenses from Line 18 above	\$	1,077.47
c. Monthly net income (a. minus b.)	\$	766.53

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Eastern District of North Carolina

In re	Wilbert Leroy Hufton, Jr. Patricia Ann Hufton		Case No.				
		Debtor(s)	Chapter	13			
DECLARATION CONCERNING DEBTOR'S SCHEDULES							

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	March 9, 2011	Signature	/s/ Wilbert Leroy Hufton, Jr. Wilbert Leroy Hufton, Jr. Debtor	
Date	March 9, 2011	Signature	/s/ Patricia Ann Hufton	
			Patricia Ann Hufton	
			Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/10)

United States Bankruptcy Court Eastern District of North Carolina

In re	Wilbert Leroy Hufton, Jr. Patricia Ann Hufton		Case No.		
		Debtor(s)	Chapter	13	_

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE **\$0.00 2011** no income

\$12,000.00 2010 his Smithfield Co income \$29,000.00 2009 his Smithfield Co income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$1,196.00	2011 YTD his disability (started 2/11)

\$1,296.00 2011 YTD her social security \$7,776.00 2010 her social security

\$1,108.00 2010 his short term disability

\$7,680.00 2009 her social security

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Bank of America PO Box 5170 Simi Valley, CA 93062 DATES OF PAYMENTS **12/2010-2/2011**

AMOUNT PAID

AMOUNT STILL OWING

2

\$1,875.00 \$51,000.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAID OR
PAYMENTS/

NAME AND ADDRESS OF CREDITOR

PAYMENTS/ TRANSFERS PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

4

Robbins Law Firm LLC 2411 N Oak Street, Suite 305A Myrtle Beach, SC 29577 2/28/11 \$442.00 attorney fee \$274.00 filing fee

Hummingbird Credit Counseling&Education 3737 Glenwood Avenue, Suite 100 Raleigh, NC 27612 2/28/11 \$34.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE **3/2010**

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
1999 Ford Ranger sold for \$1,000

Jerry Thompson Whiteville, NC 28472

none

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

NAME AND ADDRESS OF INSTITUTION

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS

ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books None of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

ADDRESS NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 9, 2011	Signature	/s/ Wilbert Leroy Hufton, Jr.	
		_	Wilbert Leroy Hufton, Jr.	
			Debtor	
Date	March 9, 2011	Signature	/s/ Patricia Ann Hufton	
		_	Patricia Ann Hufton	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court Eastern District of North Carolina

In re	Wilbert Leroy Hufton, Jr. Patricia Ann Hufton		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPE	NSATION OF ATTOR	RNEY FOR DE	CBTOR(S)	
cc	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru ompensation paid to me within one year before the fili- e rendered on behalf of the debtor(s) in contemplation of	le 2016(b), I certify that I a	m the attorney for y, or agreed to be pai	the above-named debtor a d to me, for services render	nd that ed or to
			Φ.	3,000.00	
	Prior to the filing of this statement I have received		\$	442.00	
	Balance Due		\$ <u></u>	2,558.00	
2. T	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. T	he source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4 .	I have not agreed to share the above-disclosed comp	ensation with any other person	unless they are mem	pers and associates of my la	w firm.
	I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the narrows.				n. A
5. Iı	n return for the above-disclosed fee, I have agreed to re	nder legal service for all aspect	s of the bankruptcy	ase, including:	
b. c.	Analysis of the debtor's financial situation, and rende Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of creditor [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on ho	ement of affairs and plan which ors and confirmation hearing, ar reduce to market value; exc ons as needed; preparation	n may be required; and any adjourned hea emption planning	rings thereof;	of
6. B	y agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis any other adversary proceeding.	e does not include the following schargeability actions, judi	g service: cial lien avoidanc	es, relief from stay action	ons or
		CERTIFICATION			
	certify that the foregoing is a complete statement of any nkruptcy proceeding.	y agreement or arrangement for	payment to me for re	presentation of the debtor(s) in
Dated:	March 9, 2011	/s/ James Robbin	ıs		
	·	James Robbins Robbins Law Firr 2411 N Oak Stree Myrtle Beach, SC (843)448-7397 iamesrobbins@s	n et Suite 305 29578		

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NORTH CAROLINA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Eastern District of North Carolina

In re	Wilbert Leroy Hufton, Jr. Patricia Ann Hufton		Case No.	
		Debtor(s)	Chapter	13

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Wilbert Leroy Hufton, Jr. Patricia Ann Hufton	${ m X}$ /s/ Wilbert Leroy Hufton, Jr.	March 9, 2011
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Patricia Ann Hufton	March 9, 2011
	Signature of Joint Debtor (if any)) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Eastern District of North Carolina

In re	Wilbert Leroy Hufton, Jr. Patricia Ann Hufton		Case No.	
		Debtor(s)	Chapter	13
Γhe ab		FICATION OF CREDITOR at the attached list of creditors is true and c		of their knowledge.
Date:	March 9, 2011	/s/ Wilbert Leroy Hufton, Jr. Wilbert Leroy Hufton, Jr.		
		Signature of Debtor		
Date:	March 9, 2011	/s/ Patricia Ann Hufton		
		Patricia Ann Hufton		

Signature of Debtor

Bank of America PO Box 5170 Simi Valley, CA 93062 Columbus Emergency Group LLC PO Box 400 San Antonio, TX 78292-0400 Home Depot Processing Center Des Moines, IA 50364-0500

Bank of America PO Box 5170 Simi Valley, CA 93062 Columbus Regional Healthcare System PO Box 890357 Charlotte, NC 28289-0357

PO Box 5222 Carol Stream, IL 60197-5222

HSBC

Carolina Arthritis Assoc PO Box 63232 Charlotte, NC 28263 Columbus Regional Healthcare System PO Box 890357 Charlotte, NC 28289-0357

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Carolina Regional Radiology c/o Online Collections 685 W Fire Tower Road Winterville, NC 28590 Columbus Regional Medical 500 Jefferson Street Whiteville, NC 28472 Nakina Fire & Rescue PO Box 863 Lewisville, NC 27023-0863

Carolina Regional Radiology PO Box 50130 Knoxville, TN 37950-0130

Columbus Regional Medical 500 Jefferson Street Whiteville, NC 28472 Nakina Fire & Rescue PO Box 863 Lewisville, NC 27023-0863

CBE Group 1309 Technology Pkwy Cedar Falls, IA 50613 Delaney Radiologist PO Box 63234 Charlotte, NC 28263-3234 North Carolina Dept of Revenue Bankruptcy Unit PO Box 1168 Raleigh, NC 27602

Coastal Carolina Eye Clinic PA 1120 Medical Center Drive Wilmington, NC 28401-7305 Direct Merchants Bank PO Box 5241 Carol Stream, IL 60197-5241 Santander PO Box 105255 Atlanta, GA 30348

Columbus Emergency Group LLC PO Box 400 San Antonio, TX 78292-0400

ECEP II PA PO Box 2249 Pawleys Island, SC 29585-2249 Sears PO Box 183081 Columbus, OH 43218

Columbus Emergency Group LLC PO Box 400 San Antonio, TX 78292-0400 GE Money Bank PO Box 960061 Orlando, FL 32896-0061 Southeast Internal Medicine PO Box 790 Whiteville, NC 28472 Walmart PO Box 530927 Atlanta, GA 30353-0927

Wilmington Orthopaedic Group, PA 2716 Ashton Drive Wilmington, NC 28412-2489

Wilmington Pathology Assoc PA PO Box 20169 Roanoke, VA 24018-0506

Wilmington Surgical Assoc, PA 1414 Medical Center Drive Wilmington, NC 28401-7505

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B22C (Official Form 22C) (Chapter 13) (12/10)

Wilbert Leroy Hufton, Jr. In re Patricia Ann Hufton		According to the calculations required by this statement: The applicable commitment period is 3 years.
Case Nu	ımber:	☐ The applicable commitment period is 5 years. ☐ Disposable income is determined under § 1325(b)(3).
	(If known)	■ Disposable income is not determined under § 1325(b)(3). (Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Par	t I.	REPORT OF IN	COM	E			
1	a. 🗖	ital/filing status. Check the box that applies a Unmarried. Complete only Column A ("Det	otor	's Income'') for Li	nes 2	-10.			
	All fi	b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.						Column A Debtor's Income	Column B Spouse's Income
2	Gros	s wages, salary, tips, bonuses, overtime, con	nmi	ssions.			\$	0.00	\$ 0.00
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.								
	a.	Gross receipts	\$	Debtor 0.00	\$	Spouse 0.00			
	b.	Ordinary and necessary business expenses	\$	0.00		0.00			
	c.	Business income	Su	btract Line b from		a	\$	0.00	\$ 0.00
4	the appart a. b.	s and other real property income. Subtract propriate column(s) of Line 4. Do not enter of the operating expenses entered on Line b Gross receipts Ordinary and necessary operating expenses	a nu as: \$	mber less than zeron deduction in Para Debtor 0.00	5. D 0. T 1V. \$	Spouse 0.00 0.00			
	c.	Rent and other real property income	Sı	ıbtract Line b from	Line	a	\$	0.00	\$ 0.00
5	Inter	est, dividends, and royalties.					\$	0.00	\$ 0.00
6	Pens	ion and retirement income.					\$	0.00	\$ 0.00
		Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.							
7	purp debto	ose. Do not include alimony or separate main or's spouse. Each regular payment should be re	itena epor	ance payments or a ted in only one col	moun	its paid by the	\$	0.00	\$ 0.00
8	purp debto listed Uner How bene or B,	ose. Do not include alimony or separate main or's spouse. Each regular payment should be re	epor Colu In the ensa e an	ance payments or a ted in only one col mn B. e appropriate colu- tion received by y	moun; mn(s) ou or pensar	of Line 8. your spouse was a tion in Column A	\$	0.00	\$ 0.00

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Debtor Spouse		
	a. his disability \$ 199.33 \$ 0.00	9.33	\$ 0.00
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9	1.33	\$ U.UU
10	in Column B. Enter the total(s).	9.33	\$ 0.00
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		199.33
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD		
12	Enter the amount from Line 11	\$	199.33
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or th debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.	e	
	b. \$ c. \$		
	Total and enter on Line 13	\$	0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$	199.33
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.		2,391.96
16	Applicable median family income. Enter the median family income for applicable state and household size. (The information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	İs	
	a. Enter debtor's state of residence: NC b. Enter debtor's household size: 2	\$	49,813.00
17	 Application of § 1325(b)(4). Check the applicable box and proceed as directed. ■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment top of page 1 of this statement and continue with this statement. □ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment at the top of page 1 of this statement and continue with this statement. 	-	-
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME		
18	Enter the amount from Line 11.	\$	199.33
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such a payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. a. \$ b. \$ c. \$ \$ C. \$ \$	8	
	Total and enter on Line 19.	\$	0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	199.33

21		lized current monthly inc	come for § 1325(b)(3). N	Multip	oly the a	mount from Line 2	20 by the number 12 and	\$	2,391.96
22	Applic	able median family incon	ne. Enter the amount from	m Lin	e 16.			\$	49,813.00
23	□ The	ation of § 1325(b)(3). Che e amount on Line 21 is mo 25(b)(3)" at the top of page e amount on Line 21 is not	re than the amount on 1 of this statement and	Line comp	22. Ch lete the	eck the box for "Di remaining parts of	this statement.		
		25(b)(3)" at the top of page							
		Part IV. C	ALCULATION (OF I	DEDU	CTIONS FR	OM INCOME		
		Subpart A: D	eductions under Star	ndar	ds of th	ne Internal Reve	enue Service (IRS)		
24A	Enter i applica bankru	al Standards: food, appar in Line 24A the "Total" ame able number of persons. (T ptcy court.) The applicable in federal income tax return	ount from IRS National his information is availal number of persons is the	Standable at nur	lards for www.u	Allowable Living asdoj.gov/ust/ or from twould currently be the contract of th	Expenses for the om the clerk of the pe allowed as exemptions	\$	
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons 65 and older, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount, and enter the result in Line 24B.								
	Perso	ns under 65 years of age		Persons 65 years of age or older					
	a1.	Allowance per person		a2.	Allow	ance per person			
	b1.	Number of persons		b2.	Numb	er of persons			
	c1.	Subtotal		c2.	Subtot	al		\$	
25A	Utilitie availab the nur	Standards: housing and uses Standards; non-mortgage ole at www.usdoj.gov/ust/onber that would currently builditional dependents whom	expenses for the applic or from the clerk of the bose allowed as exemption	able c ankru	county a optcy co	nd family size. (Tl urt). The applicable	his information is e family size consists of	\$	
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.								
		IRS Housing and Utilities				\$			
		Average Monthly Payment home, if any, as stated in L		y you	ıΓ	\$			
	 	Net mortgage/rental expen				Subtract Line b fr		\$	
26	25B do Standa	Standards: housing and uses not accurately computerds, enter any additional artion in the space below:	the allowance to which	you a	re entitl	ed under the IRS F	Iousing and Utilities	\$	
								φ	

	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are						
27A	Check the number of vehicles for which you pay the operating expensions included as a contribution to your household expenses in Line 7. 0						
	If you checked 0, enter on Line 27A the "Public Transportation" amount Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/	"Operating Costs" amount from IRS Local e applicable Metropolitan Statistical Area or	\$				
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) \square 1 \square 2 or more.						
28	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 1, as stated in Little result in Line 28. Do not enter an amount less than zero.	court); enter in Line b the total of the Average					
	a. IRS Transportation Standards, Ownership Costs	\$					
	Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 47	\$					
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$				
29	the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 2, as stated in Line result in Line 29. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 47	court); enter in Line b the total of the Average ne 47; subtract Line b from Line a and enter					
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$				
30	Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as increase security taxes, and Medicare taxes. Do not include real estate or sales	come taxes, self employment taxes, social	\$				
31	Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as voluntary deductions for employment deductions for employment deductions for employment deductions for employment deductions for employment deductions for employment deductions for employment deductions for employment deductions for employment deductions for employment deductions for employment deductions that are required for your employment, such as mandatory uniform costs.	retirement contributions, union dues, and	\$				
32	Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance any other form of insurance.		\$				
33	Other Necessary Expenses: court-ordered payments. Enter the total pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.		\$				
34	Other Necessary Expenses: education for employment or for a phythetotal average monthly amount that you actually expend for educate education that is required for a physically or mentally challenged depoproviding similar services is available.	ion that is a condition of employment and for	\$				
35	Other Necessary Expenses: childcare. Enter the total average mont childcare - such as baby-sitting, day care, nursery and preschool. Do		\$				
36	Other Necessary Expenses: health care. Enter the total average mo health care that is required for the health and welfare of yourself or yoursurance or paid by a health savings account, and that is in excess of include payments for health insurance or health savings accounts.	our dependents, that is not reimbursed by the amount entered in Line 24B. Do not	\$				

37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$				
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$				
	Subpart B: Additional Living Expense Deductions					
	Note: Do not include any expenses that you have listed in Lines 24-37					
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.					
39	a. Health Insurance \$					
	b. Disability Insurance \$					
	c. Health Savings Account \$					
	Total and enter on Line 39	\$				
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$					
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$				
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$				
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$				
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$				
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$				
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$				

			Subpart C: Deductions for De	bt I	Payment			
47	own, check sched case,	list the name of creditor, ic whether the payment included as contractually due t	laims. For each of your debts that is secured lentify the property securing the debt, state to udes taxes or insurance. The Average Month o each Secured Creditor in the 60 months for y, list additional entries on a separate page.	the A nly P ollow	verage Monthly ayment is the to ing the filing of	y Payment, and tal of all amounts the bankruptcy		
		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance		
	a.			\$ T	otal: Add Lines	□yes □no	\$	
48	motor your of paym sums	r vehicle, or other property deduction 1/60th of any an ents listed in Line 47, in or in default that must be pai	naims. If any of debts listed in Line 47 are seen necessary for your support or the support on nount (the "cure amount") that you must pay reder to maintain possession of the property. d in order to avoid repossession or foreclosur, list additional entries on a separate page.	f you the	d by your primar dependents, yereditor in addicure amount wo	ou may include in tion to the ould include any y such amounts in		
		Name of Creditor	Property Securing the Debt		1/60th of	the Cure Amount		
	a.					Total: Add Lines	\$	
49	priori	ty tax, child support and al	ity claims. Enter the total amount, divided limony claims, for which you were liable at s, such as those set out in Line 33.				\$	
50		Projected average mont Current multiplier for y	hly Chapter 13 plan payment. our district as determined under schedules	\$	unt in Line b, a	nd enter the		
			Office for United States Trustees. (This at $\underline{www.usdoj.gov/ust/}$ or from the clerk of	X				
	c.		sistrative expense of chapter 13 case		tal: Multiply Li	nes a and b	\$	
51	Total	Deductions for Debt Pay	rment. Enter the total of Lines 47 through 5	60.			\$	
	u .		Subpart D: Total Deductions f	ron	Income		<u> </u>	
52	Total	of all deductions from in	come. Enter the total of Lines 38, 46, and 5	51.			\$	
		Part V. DETER	RMINATION OF DISPOSABLE I	INC	OME UND	ER § 1325(b)(2)		
53	Total		• Enter the amount from Line 20.				\$	
54	paym	ents for a dependent child,	nthly average of any child support payments reported in Part I, that you received in accocessary to be expended for such child.				\$	
55	wage		ns. Enter the monthly total of (a) all amount fied retirement plans, as specified in § 541(1) specified in § 362(b)(19).				\$	
56	Total	of all deductions allowed	l under § 707(b)(2). Enter the amount from	Lin	e 52.		\$	

	Doduction for special circumstances. If there are special circumstances	oumstances that justify additional avnonces for whi	ah l	
	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below.			
	If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must			
57	provide your case trustee with documentation of these expenses and you must provide a detailed explanation			
	of the special circumstances that make such expense necess			
	Nature of special circumstances	Amount of Expense		
	a.	\$		
	b.	\$		
	c.	\$		
		Total: Add Lines	\$	
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the		e	
36	result.		\$	
59	Monthly Disposable Income Under § 1325(b)(2). Subtract	Line 58 from Line 53 and enter the result.	\$	
	Part VI. ADDITION	AL EXPENSE CLAIMS		
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare			
	of you and your family and that you contend should be an additional deduction from your current monthly income under §			
	707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average m			
	each item. Total the expenses.			
60	Expense Description	Monthly Amou	nt	
	a.	\$		
	b.	\$		
	C.	\$		
	d.	\$		
	Total: Add Lin	es a, b, c and d \$		
	Part VII. V	ERIFICATION		
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors			
	must sign.) Date: March 9, 2011	Signature: /s/ Wilbert Leroy Hufton	n, Jr.	
Wilbert L				
61		(Debtor)		

Signature /s/ Patricia Ann Hufton

Patricia Ann Hufton

(Joint Debtor, if any)

Date: March 9, 2011

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 09/01/2010 to 02/28/2011.

Line 9 - Income from all other sources

Source of Income: his disability

Income by Month:

6 Months Ago:	09/2010	\$0.00
5 Months Ago:	10/2010	\$0.00
4 Months Ago:	11/2010	\$0.00
3 Months Ago:	12/2010	\$0.00
2 Months Ago:	01/2011	\$0.00
Last Month:	02/2011	\$1,196.00
	Average per month:	\$199.33

B22C (Official Form 22C) (Chapter 13) (12/10)

Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period **09/01/2010** to **02/28/2011**.

Non-CMI - Social Security Act Income Source of Income: her social security Constant income of \$648.00 per month. 9